



Bank Holding Company Performance Report December 31, 2020—FR BHCPR

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BHC Name OLD NATIONAL BANCORP

City/State EVANSVILLE, IN

Bank Holding Company Information

Federal Reserve District: 8

Consolidated Assets (\$000): 22,960,647

Peer Group Number: 1 Number in Peer Group: 128

Number of Bank Subsidiaries: 1

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

OLD NATIONAL BANCORP
ONE MAIN STREET
EVANSVILLE, IN 47708

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BHC Name

City/State

Summary Ratios

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Average assets (\$000)	21,944,322	20,068,205	17,744,460	15,298,652	
Net income (\$000)	226,409	238,206	190,830	95,725	
Number of BHCs in peer group	128	125	118	108	

	BHC	Peer #	Pct	BHC	Peer #	Pct									
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.78	2.77	41	3.08	3.01	47	3.09	3.08	44	3.01	2.92	47			
+ Non-interest income	1.04	1.21	50	0.98	1.32	42	1.09	1.31	48	1.14	1.35	44			
- Overhead expense	2.47	2.57	55	2.54	2.69	46	2.91	2.71	68	2.93	2.72	64			
- Provision for credit losses	0.17	0.51	12	0.02	0.15	16	0.04	0.14	20	0.02	0.16	15			
+ Securities gains (losses)	0.05	0.02	76	0.01	0.01	69	0.01	0	89	0.06	0.01	90			
+ Other tax equivalent adjustments	0	0	13	0	0	42	0	0	45	0	0	10			
= Pretax net operating income (tax equivalent)	1.23	1.04	63	1.51	1.56	44	1.24	1.57	21	1.25	1.43	30			
Net operating income	1.03	0.81	71	1.19	1.19	45	1.08	1.24	29	0.63	0.89	28			
Net income	1.03	0.82	70	1.19	1.19	44	1.08	1.24	29	0.63	0.90	27			
Net income (Subchapter S adjusted)		1.18			1.17			1.42			0.99				
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.55	3.55	47	4.28	4.41	40	4.13	4.24	44	3.90	3.80	59			
Interest expense	0.35	0.52	28	0.73	1.08	24	0.61	0.86	28	0.44	0.60	35			
Net interest income (tax equivalent)	3.19	3.01	56	3.55	3.33	57	3.52	3.38	50	3.47	3.19	61			
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.02	0.27	9	0.05	0.21	22	0.02	0.22	14	0.03	0.24	13			
Earnings coverage of net loan and lease losses (X)	98.87	22.91	90	52.80	24.40	84	114.34	21.75	92	69.32	19.67	88			
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.95	1.58	13	0.45	0.83	17	0.45	0.90	14	0.45	0.98	15			
Allowance for loan and lease losses / Total loans and leases	0.95	1.55	13	0.45	0.81	17	0.45	0.89	14	0.45	0.96	15			
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	1.11	0.71	85	1	0.57	88	1.17	0.61	92	1.12	0.72	83			
30-89 days past due loans and leases / Total loans and leases	0.15	0.39	18	0.25	0.43	33	0.40	0.44	51	0.40	0.47	49			
Liquidity and Funding															
Net noncore funding dependence	13.20	3.20	79	18.46	14.45	65	17.63	16.62	60	19.03	17.03	58			
Net short-term noncore funding dependence	2.38	-4.76	75	6.73	3.38	55	8.51	4.66	58	13.23	4.83	71			
Net loans and leases / Total assets	59.75	61.58	37	59.33	63.77	27	61.86	63.98	30	63.28	62.73	36			
Capitalization															
Tier 1 leverage ratio	8.20	9.13	21	8.88	9.76	28	9.17	9.71	37	8.28	9.53	15			
Holding company equity capital / Total assets	12.95	11.16	75	13.97	12.43	69	13.63	12.22	71	12.30	11.94	58			
Total equity capital (including minority interest) / Total assets	12.95	11.29	75	13.97	12.57	68	13.63	12.27	71	12.30	12.01	57			
Common equity tier 1 capital / Total risk-weighted assets	11.75	12.38	41	12.13	12.17	53	11.36	12.12	43	10.39	12.19	25			
Net loans and leases / Equity capital (X)	4.61	5.58	28	4.25	5.21	26	4.54	5.29	30	5.15	5.27	45			
Cash dividends / Net income	41.05	42.30	50	37.56	33.12	56	43.05	27.31	80	75.85	31.29	92			
Cash dividends / Net income (Subchapter S adjusted)		-0.65			-12.02			17.36			47.52				
Growth Rates															
Assets	12.49	16.68	41	3.46	9.26	32	12.62	7	82	17.89	8.28	82			
Equity capital	4.21	6.99	38	6.06	10.49	37	24.84	7.89	87	18.74	10.18	81			
Net loans and leases	13.28	9.07	73	-0.77	9.10	11	10.08	7.89	73	22.47	9.38	83			
Noncore funding	-11.54	-12.18	51	6.01	6.59	55	2.06	10.67	36	13.33	5.59	68			
Parent Company Ratios															
Short-term debt / Equity capital	0	0.77	38	0	1.02	36	0	1.14	37	0	1.07	36			
Long-term debt / Equity capital	5.87	13.56	39	6.11	13.04	48	6.47	13.37	49	8.08	12.69	55			
Equity investment in subsidiaries / Equity capital	102.41	102.81	48	104.23	103.22	58	103.22	103.10	54	104.70	102.10	64			
Cash from ops + noncash items + op expense / Op expense + dividends	180.67	147.24	72	140.30	190.27	35	123.69	174.91	28	98.52	148.20	24			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	528,518	583,783	523,414	402,706		-9.47	67.79
Income from lease financing receivables.....	1,370	1,865	1,178	488		-26.54	32.24
Fully taxable income on loans and leases.....	515,529	569,654	508,293	389,224		-9.50	69.33
Tax-exempt income on loans and leases.....	14,359	15,994	16,299	13,970		-10.22	24.15
Estimated tax benefit on income on loans and leases.....	4,043	4,575	4,323	7,532		-11.63	-33.19
Income on loans and leases (tax equivalent).....	533,931	590,223	528,915	410,726		-9.54	65.78
Investment interest income (tax equivalent).....	137,867	144,358	107,468	102,870		-4.50	50.16
Interest on balances due from depository institutions.....	568	1,659	607	287		-65.76	914.29
Interest income on other earning assets.....	4,529	7,087	6,449	4,544		-36.09	-5.49
Total interest income (tax equivalent).....	676,895	743,327	643,439	518,427		-8.94	61.65
Interest on time deposits of \$250K or more.....	3,894	10,393	7,325	3,203		-62.53	
Interest on time deposits < \$250K.....	11,084	21,100	17,091	9,118		-47.47	
Interest on foreign office deposits.....	0	0	0	0			
Interest on other deposits.....	13,191	37,871	16,861	8,035		-65.17	190.94
Interest on other borrowings and trading liabilities.....	38,364	56,060	52,474	37,697		-31.57	102.92
Interest on subordinated debt and mandatory convertible securities.....	681	690	692	115		-1.30	
Total interest expense.....	67,214	126,114	94,443	58,168		-46.70	103.23
Net interest income (tax equivalent).....	609,681	617,213	548,996	460,259		-1.22	58.09
Non-interest income.....	228,516	197,409	193,281	174,875		15.76	-2.33
Adjusted operating income (tax equivalent).....	838,197	814,622	742,277	635,134		2.89	35.27
Overhead expense.....	542,793	509,232	517,209	448,797		6.59	23.36
Provision for credit losses.....	38,395	4,747	6,966	3,050			1213.55
Securities gains (losses).....	10,768	1,923	2,011	8,468		459.96	88.52
Other tax equivalent adjustments.....	-1	0	0	-5			
Pretax net operating income (tax equivalent).....	269,142	303,296	220,074	191,750		-11.26	47.53
Applicable income taxes.....	29,147	52,150	17,850	72,939		-44.11	-36.88
Tax equivalent adjustments.....	13,586	12,940	11,394	23,086		4.99	-30.48
Applicable income taxes (tax equivalent).....	42,733	65,090	29,244	96,025		-34.35	-34.98
Minority interest.....	0	0	0	0			
Net income before discontinued operations, net of minority interest.....	226,409	238,206	190,830	95,725		-4.95	93.98
Discontinued operations, net of applicable income taxes.....	0	0	0	0			
Net income attributable to holding company.....	226,409	238,206	190,830	95,725		-4.95	93.98
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	226,409	238,206	190,830	95,725		-4.95	93.98
Investment securities income (tax equivalent).....	137,867	144,358	107,468	102,870		-4.50	50.16
US Treasury and agency securities (excluding mortgage-backed securities).....	12,124	16,091	14,433	11,453		-24.65	-24.61
Mortgage-backed securities.....	70,611	73,835	41,493	30,782		-4.37	242.02
All other securities.....	55,132	54,432	51,542	60,635		1.29	0.08
Cash dividends declared.....	92,946	89,474	82,161	72,604		3.88	67.31
Common.....	92,946	89,474	82,161	72,604		3.88	67.31
Preferred.....	0	0	0	0			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Relative Income Statement and Margin Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Percent of Average Assets															
Interest income (tax equivalent)	3.08	3.27	31	3.70	4	27	3.63	3.87	30	3.39	3.47	44			
Less: Interest expense	0.31	0.48	26	0.63	0.98	23	0.53	0.79	26	0.38	0.55	32			
Equals: Net interest income (tax equivalent)	2.78	2.77	41	3.08	3.01	47	3.09	3.08	44	3.01	2.92	47			
Plus: Non-interest income	1.04	1.21	50	0.98	1.32	42	1.09	1.31	48	1.14	1.35	44			
Equals: adjusted operating income (tax equivalent)	3.82	4.04	43	4.06	4.41	34	4.18	4.46	36	4.15	4.33	44			
Less: Overhead expense	2.47	2.57	55	2.54	2.69	46	2.91	2.71	68	2.93	2.72	64			
Less: Provision for credit losses	0.17	0.51	12	0.02	0.15	16	0.04	0.14	20	0.02	0.16	15			
Plus: Realized gains (losses) on held-to-maturities securities	0	0	46	0	0	49	0	0	51	0	0	47			
Plus: Realized gains (losses) on available-for-sale securities	0.05	0.02	76	0.01	0.01	69	0.01	0	89	0.06	0.01	91			
Plus: other tax equivalent adjustments	0	0	13	0	0	42	0	0	45	0	0	10			
Equals: Pretax net operating income (tax equivalent)	1.23	1.04	63	1.51	1.56	44	1.24	1.57	21	1.25	1.43	30			
Less: Applicable income taxes (tax equivalent)	0.19	0.23	39	0.32	0.36	37	0.16	0.33	10	0.63	0.55	59			
Less: Minority interest	0	0	42	0	0	36	0	0	36	0	0	34			
Equals: Net operating income	1.03	0.81	71	1.19	1.19	45	1.08	1.24	29	0.63	0.89	28			
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	51	0	0	48			
Equals: Net income	1.03	0.82	70	1.19	1.19	44	1.08	1.24	29	0.63	0.90	27			
Memo: Net income (last four quarters)	1.03	0.82	70	1.19	1.19	44	1.08	1.24	29	0.63	0.91	26			
Net income—BHC and noncontrolling (minority) interest	1.03	0.83	70	1.19	1.20	44	1.08	1.25	29	0.63	0.91	25			
Margin Analysis															
Average earning assets / Average assets	86.98	92.32	4	86.62	91.05	9	87.79	91.48	15	86.79	91.61	8			
Average interest-bearing funds / Average assets	79.97	64.06	91	80.87	65.57	92	81.87	65.56	92	82.45	65.75	93			
Interest income (tax equivalent) / Average earning assets	3.55	3.55	47	4.28	4.41	40	4.13	4.24	44	3.90	3.80	59			
Interest expense / Average earning assets	0.35	0.52	28	0.73	1.08	24	0.61	0.86	28	0.44	0.60	35			
Net interest income (tax equivalent) / Average earning assets	3.19	3.01	56	3.55	3.33	57	3.52	3.38	50	3.47	3.19	61			
Yield or Cost															
Total loans and leases (tax equivalent)	4	4.27	35	4.88	5.09	42	4.63	4.95	30	4.31	4.52	42			
Interest-bearing bank balances	0.42	0.27	86	2.39	2.04	72	0.97	1.64	10	0.63	1.05	10			
Federal funds sold and reverse repos		0.68			2.44			2.17			1.41				
Trading assets	0.07	0.60	56	0.21	0.99	52	0.64	1.11	51	0.54	1.11	46			
Total earning assets	3.48	3.51	44	4.20	4.36	38	4.06	4.20	42	3.73	3.73	51			
Investment securities (tax equivalent)	2.61	2.25	78	2.88	2.76	63	2.72	2.68	54	2.87	2.47	77			
US Treasury and agency securities (excluding mortgage-backed securities)	1.85	1.75	57	2.24	2.32	50	1.94	2.05	44	1.78	1.62	63			
Mortgage-backed securities	2.20	2.05	60	2.47	2.61	29	2.23	2.50	14	2	2.23	24			
All other securities	3.63	3.24	69	3.82	4.06	54	3.67	4.20	51	4.17	3.66	70			
Interest-bearing deposits	0.19	0.53	10	0.51	1.10	11	0.35	0.81	9	0.20	0.49	16			
Time deposits of \$250K or more	0.94	1.42	14	1.73	1.96	29	1.37	1.44	39						
Time deposits < \$250K	1.11	1.36	25	1.62	1.82	35	1.33	1.29	50						
Other domestic deposits	0.10	0.36	4	0.33	0.93	5	0.17	0.67	4						
Foreign deposits		0.42			1.19			0.97			0.51				
Federal funds purchased and repos	0.42	0.62	42	1.40	1.86	36	1.16	1.51	38	0.62	0.94	37			
Other borrowed funds and trading liabilities	1.56	1.50	52	2.20	2.38	39	2.30	2.28	55	1.96	1.77	65			
All interest-bearing funds	0.38	0.74	11	0.78	1.49	11	0.65	1.19	14	0.46	0.82	18			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Non-interest Income and Expenses					
Total non-interest income	228,516	197,409	193,281	174,875	
Fiduciary activities income	36,806	37,072	36,863	37,316	
Service charges on deposit accounts - domestic	35,081	44,915	44,026	41,331	
Trading revenue	574	631	50	667	
Investment banking fees and commissions	21,614	21,785	20,539	20,977	
Insurance activities revenue	407	814	399	617	
Venture capital revenue	0	0	0	0	
Net servicing fees	11,809	9,238	8,496	7,991	
Net securitization income	0	0	0	0	
Net gains (losses) on sales of loans, OREO, other assets	45,366	11,909	26,358	10,347	
Other non-interest income	76,859	71,045	56,550	55,629	
Total overhead expenses	542,793	509,232	517,209	448,797	
Personnel expense	293,590	289,452	281,275	246,738	
Net occupancy expense	72,006	72,158	66,802	60,071	
Goodwill impairment losses	0	0	0	0	
Amortization expenses and impairment loss (other intangible assets)	15,467	16,927	14,429	11,802	
Other operating expenses	161,730	130,695	154,703	130,186	
Fee income on mutual funds and annuities	19,915	19,888	18,684	18,828	
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	
Number of equivalent employees	2,445	2,709	2,892	2,801	
Average personnel expense per employee	120.08	106.85	97.26	88.09	
Average assets per employee	8,975.18	7,407.98	6,135.71	5,461.85	

	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Analysis Ratios															
Mutual fund fee income / Non-interest income	8.71	2.02	94	10.07	2.72	92	9.67	3.08	90	10.77	2.85	96			
Overhead expenses / Net Interest Income + non-interest income	65.82	62.28	65	63.52	61.29	65	70.76	60.88	84	73.33	63.61	80			
Percent of Average Assets															
Total overhead expense	2.47	2.57	55	2.54	2.69	46	2.91	2.71	68	2.93	2.72	64			
Personnel expense	1.34	1.30	55	1.44	1.41	51	1.59	1.44	64	1.61	1.42	69			
Net occupancy expense	0.33	0.26	78	0.36	0.28	78	0.38	0.28	81	0.39	0.29	86			
Other operating expenses	0.81	0.94	55	0.74	0.97	32	0.95	0.97	60	0.93	1	49			
Overhead less non-interest income	1.43	1.25	68	1.55	1.32	62	1.83	1.38	81	1.79	1.34	82			
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	64.76	61.82	65	62.51	60.64	64	69.68	60.37	84	70.66	62.73	79			
Personnel expense	35.03	32.36	66	35.53	32.39	68	37.89	32.51	79	38.85	32.93	81			
Net occupancy expense	8.59	6.58	80	8.86	6.52	88	9	6.48	89	9.46	6.70	88			
Other operating expenses	21.14	22.28	60	18.12	21.20	36	22.79	20.90	68	22.36	22.41	56			
Total non-interest income	27.26	28.83	52	24.23	29.23	48	26.04	28.50	52	27.53	31.08	48			
Fiduciary activities income	4.39	2.09	80	4.55	1.97	81	4.97	2.14	83	5.88	2.38	87			
Service charges on domestic deposit accounts	4.19	3.27	67	5.51	3.88	70	5.93	4.15	68	6.51	4.28	73			
Trading revenue	0.07	1.28	48	0.08	1.18	44	0.01	0.85	45	0.11	0.90	49			
Investment banking fees and commissions	2.58	2.46	68	2.67	3.54	65	2.77	3.42	67	3.30	3.62	74			
Insurance activities revenue	0.05	0.41	46	0.10	0.47	51	0.05	0.47	45	0.10	0.55	48			
Venture capital revenue	0	0.01	44	0	0.02	42	0	0.02	41	0	0.01	44			
Net servicing fees	1.41	0.01	89	1.13	0.28	88	1.14	0.65	74	1.26	0.60	78			
Net securitization income	0	0	45	0	0.01	44	0	0.01	44	0	0.01	44			
Net gain (loss) - sales of loans, OREO, and other assets	5.41	3.92	70	1.46	1.86	52	3.55	1.61	80	1.63	1.67	58			
Other non-interest income	9.17	9.65	57	8.72	10.04	53	7.62	9.86	44	8.76	10.77	44			
Overhead less non-interest income	37.49	31.93	63	38.28	31.06	68	43.64	31.46	87	43.13	31.19	87			
Applicable income taxes / Pretax net operating income (tax equivalent)	10.83	18.63	11	17.19	20.56	23	8.11	19.04	6	38.04	32.99	61			
Applicable income tax + TE / Pretax net operating income + TE	15.88	21.18	13	21.46	23.23	33	13.29	21.56	9	50.08	37.95	79			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Assets

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Real estate loans	9,004,461	8,273,372	8,010,885	7,255,579		8.84	118.63
Commercial and industrial loans	3,169,464	2,228,783	2,441,953	2,060,648		42.21	164.59
Loans to individuals	1,022,166	1,074,079	1,135,727	1,285,341		-4.83	-7.94
Loans to depository institutions and acceptances of other banks	861	881	152	226		-2.27	2677.42
Agricultural loans	98,277	113,599	120,322	77,494		-13.49	-17.50
Other loans and leases	554,526	473,739	549,775	456,822		17.05	33.21
Less: Unearned income	0	0	0	0			
Loans and leases, net of unearned income	13,849,755	12,164,453	12,258,814	11,136,110		13.85	98.93
Less: Allowance for loan and lease losses	131,388	54,619	55,461	50,381		140.55	151.54
Net loans and leases	13,718,367	12,109,834	12,203,353	11,085,729		13.28	98.53
Debt securities that reprice or mature in over 1 year	5,858,099	5,192,337	4,347,695	3,569,272		12.82	96.69
Mutual funds and equity securities	14,361	37,890	33,805	34,653		-62.10	-59.05
Subtotal	19,590,827	17,340,061	16,584,853	14,689,654		12.98	97.42
Interest-bearing bank balances	321,504	41,571	33,162	67,679		673.39	150.18
Federal funds sold and reverse repos	0	0	0	0			
Debt securities that reprice or mature within 1 year	97,818	155,538	248,253	276,308		-37.11	-64.67
Trading assets	116,008	48,601	18,200	13,969		138.69	2843.62
Total earning assets	20,126,157	17,585,771	16,884,468	15,047,610		14.45	94.78
Non-interest-bearing cash and due from depository institutions	268,208	234,766	284,003	222,752		14.24	193.73
Premises, fixed assets, and leases	540,605	586,402	485,912	458,074		-7.81	174.87
Other real estate owned	1,140	1,756	2,921	8,469		-35.08	-90.70
Investment in unconsolidated subsidiaries	1,296	1,606	1,854	1,854		-19.30	-7.03
Intangible and other assets	2,023,241	2,001,397	2,069,287	1,779,591		1.09	49.08
Total assets	22,960,647	20,411,698	19,728,445	17,518,350		12.49	91.47
Quarterly average assets	23,041,394	20,302,786	18,758,428	16,587,052		13.49	92.95
Average loans and leases (YTD)	13,354,863	12,097,252	11,426,485	9,529,397		10.40	94.00
Memoranda							
Loans held-for-sale	63,250	46,898	14,911	17,930		34.87	358.00
Loans not held-for-sale	13,786,505	12,117,555	12,243,903	11,118,180		13.77	98.41
Real estate loans secured by 1-4 family	3,050,087	3,247,739	3,130,485	3,065,166		-6.09	35.38
Commercial real estate loans	5,796,982	4,859,210	4,707,976	4,044,444		19.30	241.46
Construction and land development	941,343	1,029,347	801,874	614,477		-8.55	235.21
Multifamily	1,157,328	793,620	853,213	858,062		45.83	652.27
Nonfarm nonresidential	3,698,311	3,036,243	3,052,889	2,571,905		21.81	192.81
Real estate loans secured by farmland	157,392	166,423	172,424	145,969		-5.43	-6.24
Total investment securities	5,970,278	5,385,765	4,629,753	3,880,233		10.85	81.45
U.S. Treasury securities	10,208	17,682	5,301	5,552		-42.27	-15.98
US agency securities (excluding mortgage-backed securities)	909,545	650,592	762,971	688,450		39.80	15.47
Municipal securities	1,492,162	1,275,643	1,245,657	1,207,353		16.97	35.59
Mortgage-backed securities	3,350,117	3,196,607	2,351,667	1,672,589		4.80	209.51
Asset-backed securities	41,655	66,812	101,060	137,149		-37.65	-72.12
Other debt securities	152,230	140,539	129,292	134,487		8.32	23.61
Mutual funds and equity securities	14,361	37,890	33,805	34,653		-62.10	-59.05
Available-for-sale securities	5,955,917	5,347,875	4,089,614	3,196,170		11.37	146.29
U.S. Treasury securities	10,208	17,682	5,301	5,552		-42.27	-15.98
US agency securities (excluding mortgage-backed securities)	909,545	650,592	688,985	688,450		39.80	41.06
Municipal securities	1,492,162	1,275,643	940,429	530,193		16.97	285.28
Mortgage-backed securities	3,350,117	3,196,607	2,224,547	1,665,686		4.80	214.16
Asset-backed securities	41,655	66,812	101,060	137,149		-37.65	-72.12
Other debt securities	152,230	140,539	129,292	134,487		8.32	23.61
Mutual funds and equity securities	0	0	0	34,653			-100.00
Held-to-maturity securities appreciation (depreciation)			-231	43,640			
Available-for-sale securities appreciation (depreciation)	185,163	72,228	-47,869	-56,379		156.36	
Structured notes, fair value	48,183	157,240	430,004	432,936		-69.36	-59.49
Pledged securities	2,427,365	2,104,494	2,404,231	1,824,661		15.34	77.08

BHC Name

City/State

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Demand deposits	1,151,392	847,017	1,143,248	1,250,883		35.93	105.77
NOW, ATS and transaction accounts	284,386	342,715	662,057	653,119		-17.02	48.34
Time deposits less brokered deposits) < \$250K	730,352	1,037,161	1,227,386	990,140		-29.58	
MMDA and other savings accounts	14,486,196	11,687,961	10,525,311	9,080,189		23.94	117.74
Other non-interest-bearing deposits	0	0	0				
Core deposits	16,652,326	13,914,854	13,558,002	11,974,331		19.67	108.20
Time deposits of \$250K or more	285,149	546,038	612,891	422,547		-47.78	
Foreign deposits	0	0	0	0			
Federal funds purchased and repos	432,332	678,196	632,429	719,843		-36.25	-36.28
Secured federal funds purchased	0	0	0	0			
Commercial paper	0	0	0	0			
Other borrowings w/remaining maturity of 1 year or less	95,000	90,728	325,096	999,896		4.71	-83.96
Other borrowings w/remaining maturity over 1 year	2,093,901	1,991,128	1,456,560	789,998		5.16	244.29
Brokered deposits < \$250K	100,003	92,536	179,066	208,945		8.07	
Noncore funding	3,006,385	3,398,626	3,206,042	3,141,229		-11.54	31.77
Trading liabilities	13,864	842	2,772	5,273		1546.56	
Subordinated notes and debentures + trust preferred securities	54,000	64,310	72,310	72,310		-16.03	20.00
Other liabilities	261,416	180,613	199,749	170,810		44.74	48.93
Total liabilities	19,987,991	17,559,245	17,038,875	15,363,953		13.83	90.35
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0			
Common stock	165,367	169,616	175,141	152,040		-2.51	44.68
Common surplus	1,881,374	1,948,647	2,036,194	1,643,433		-3.45	72.44
Retained earnings	783,892	682,185	527,684	413,130		14.91	142.12
Accumulated other comprehensive income	147,771	56,207	-44,950	-50,272		162.90	
Other equity capital components	-5,748	-4,202	-4,499	-3,934			
Total holding company equity capital	2,972,656	2,852,453	2,689,570	2,154,397		4.21	99.35
Noncontrolling (minority) interest in subsidiaries	0	0	0	0			
Total equity capital, including minority interest	2,972,656	2,852,453	2,689,570	2,154,397		4.21	99.35
Total liabilities and capital	22,960,647	20,411,698	19,728,445	17,518,350		12.49	91.47
Memoranda							
Non-interest-bearing deposits	1,151,392	847,017	1,143,248	1,250,883		35.93	105.77
Interest-bearing deposits	15,886,086	13,706,411	13,206,711	11,354,940		15.90	102.59
Total deposits	17,037,478	14,553,428	14,349,959	12,605,823		17.07	102.81
Long-term debt that reprices within 1 year	562,000	150,000	250,000	435,000		274.67	44.85
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	2,852,453	2,689,570	2,154,397	1,814,417			
Accounting restatements	-31,150	6,322	-4,179	0			
Net income	226,409	238,206	190,830	95,725			
Net sale of new perpetual preferred stock	0	0	0	0			
Net sale of new common stock	577	567	497	404			
Sale of treasury stock	0	0	0	0			
Less: Purchase of treasury stock	82,358	102,413	1,805	2,761			
Changes incident to business combinations	0	0	406,474	300,828			
Less: Dividends declared	92,946	89,474	82,161	72,604			
Change in other comprehensive income	91,564	101,157	16,125	9,100			
Changes in debit to ESOP liability	0	0	0	0			
Other adjustments to equity capital	8,107	8,518	9,392	9,288			
Holding company equity capital, ending balance	2,972,656	2,852,453	2,689,570	2,154,397			

BHC Name

City/State

Percent Composition of Assets

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer #	Pct												
Percent of Total Assets															
Real estate loans	39.22	36.22	49	40.53	37.78	44	40.61	37.19	49	41.42	35.54	55			
Commercial and industrial loans	13.80	13.52	51	10.92	12.02	47	12.38	12.85	52	11.76	12.62	50			
Loans to individuals	4.45	3.40	67	5.26	4.20	64	5.76	4.31	67	7.34	4.47	71			
Loans to depository institutions and acceptances of other banks	0	0.03	74	0	0.04	66	0	0.05	62	0	0.06	58			
Agricultural loans	0.43	0.19	79	0.56	0.24	81	0.61	0.30	80	0.44	0.21	81			
Other loans and leases	2.42	4.63	34	2.32	5.01	32	2.79	5	36	2.61	5.10	33			
Net loans and leases	59.75	61.58	37	59.33	63.77	27	61.86	63.98	30	63.28	62.73	36			
Debt securities over 1 year	25.51	15.55	88	25.44	14.60	88	22.04	14.63	84	20.37	14.83	77			
Mutual funds and equity securities	0.06	0.05	68	0.19	0.06	86	0.17	0.06	84	0.20	0.06	84			
Subtotal	85.32	78.16	77	84.95	79.65	61	84.07	79.97	46	83.85	79.31	47			
Interest-bearing bank balances	1.40	7.51	9	0.20	3.06	3	0.17	3.04	3	0.39	3.46	8			
Federal funds sold and reverse repos	0	0.82	26	0	1.57	25	0	1.66	23	0	1.81	21			
Debt securities 1 year or less	0.43	1.68	21	0.76	1.91	37	1.26	1.96	52	1.58	1.86	58			
Trading assets	0.51	1.01	58	0.24	1.19	51	0.09	1.33	48	0.08	1.34	44			
Total earning assets	87.66	91.05	12	86.16	89.53	13	85.58	89.74	10	85.90	89.84	14			
Non-interest cash and due from depository institutions	1.17	1.07	54	1.15	1.14	48	1.44	1.21	68	1.27	1.22	50			
Other real estate owned	0	0.02	31	0.01	0.03	30	0.01	0.04	34	0.05	0.05	61			
All other assets	11.18	7.82	87	12.69	9.27	84	12.98	8.98	89	12.83	8.86	88			
Memoranda															
Short-term investments	1.83	11.17	3	0.97	7.63	7	1.43	7.80	15	1.96	8.69	22			
U.S. Treasury securities	0.04	0.84	45	0.09	1.03	44	0.03	1.04	40	0.03	1.02	38			
US agency securities (excluding mortgage-backed securities)	3.96	0.63	93	3.19	0.54	94	3.87	0.69	91	3.93	0.75	90			
Municipal securities	6.50	1.69	90	6.25	1.34	94	6.31	1.62	94	6.89	1.60	95			
Mortgage-backed securities	14.59	11.75	66	15.66	11.44	76	11.92	11.13	57	9.55	11.06	40			
Asset-backed securities	0.18	0.32	67	0.33	0.28	73	0.51	0.33	77	0.78	0.30	80			
Other debt securities	0.66	0.42	74	0.69	0.39	75	0.66	0.41	76	0.77	0.38	78			
Loans held-for-sale	0.28	0.52	44	0.23	0.39	50	0.08	0.30	37	0.10	0.33	38			
Loans held for investment	60.04	61.72	37	59.37	63.50	29	62.06	63.93	31	63.47	62.63	37			
Real estate loans secured by 1-4 family	13.28	11.91	57	15.91	13.29	61	15.87	13.46	62	17.50	13.44	64			
Revolving	2.48	1.66	65	2.87	2.07	65	3.02	2.27	67	2.93	2.40	64			
Closed-end, secured by first liens	10.56	9.81	55	12.71	10.69	65	12.44	10.57	62	14.16	10.35	71			
Closed-end, secured by junior liens	0.24	0.22	68	0.33	0.28	66	0.41	0.31	69	0.41	0.34	67			
Commercial real estate loans	25.25	22.22	54	23.81	22.23	50	23.86	21.58	52	23.09	19.88	57			
Construction and land development	4.10	3.40	62	5.04	3.44	72	4.06	3.51	61	3.51	3.25	58			
Multifamily	5.04	3.12	76	3.89	3.01	73	4.32	2.72	79	4.90	2.54	84			
Nonfarm nonresidential	16.11	14.72	52	14.88	14.69	50	15.47	14.44	53	14.68	13.30	56			
Real estate loans secured by farmland	0.69	0.33	77	0.82	0.36	79	0.87	0.41	78	0.83	0.32	80			

BHC Name

City/State

Loan Mix and Analysis of Concentrations of Credit

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	65.02	57.15	59	68.01	57.46	61	65.35	56.49	55	65.15	54.84	55			
Real estate loans secured by 1-4 family	22.02	19.43	58	26.70	20.75	68	25.54	21.10	63	27.52	21.45	69			
Revolving	4.11	2.64	69	4.82	3.15	71	4.86	3.50	66	4.61	3.77	63			
Closed-end	17.91	16.59	58	21.88	17.39	69	20.67	17.39	63	22.92	17.41	73			
Commercial real estate loans	41.86	34.63	59	39.95	33.52	57	38.40	32.14	53	36.32	29.99	55			
Construction and land development	6.80	5.26	67	8.46	5.09	76	6.54	5.20	65	5.52	4.90	58			
1-4 family	1.32	0.93	68	0.99	0.94	61	0.43	1.02	42	0.89	0.89	61			
Other	5.47	4.19	66	7.47	4.02	81	6.11	4.05	72	4.63	3.90	65			
Multifamily	8.36	4.96	79	6.52	4.69	73	6.96	4.10	80	7.71	3.84	86			
Nonfarm nonresidential	26.70	22.93	55	24.96	22.15	53	24.90	21.40	56	23.10	20.03	55			
Owner-occupied	11.49	7.68	73	11.45	7.72	76	11.53	8.03	70	10.69	7.58	69			
Other	15.21	14.95	49	13.51	14.34	46	13.37	13.38	49	12.40	12.45	52			
Real estate loans secured by farmland	1.14	0.54	79	1.37	0.55	80	1.41	0.63	78	1.31	0.51	82			
Loans to depository institutions and acceptances of other banks	0.01	0.06	73	0.01	0.11	65	0	0.12	63	0	0.17	58			
Commercial and industrial loans	22.88	22.17	57	18.32	19.53	50	19.92	20.32	52	18.50	20.53	48			
Loans to individuals	7.38	6.13	66	8.83	7.13	66	9.26	7.36	68	11.54	7.61	71			
Credit card loans	0	0.65	22	0	0.81	21	0	1.02	20	0	1.12	19			
Agricultural loans	0.71	0.32	79	0.93	0.37	81	0.98	0.46	81	0.70	0.33	82			
Other loans and leases	4	9.09	38	3.89	9.85	34	4.48	9.66	37	4.10	10.32	33			
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	475.34	381.27	70	469.72	391.26	58	478.72	379.80	61	537.97	366.85	71			
Real estate loans secured by 1-4 family	161.01	125.03	66	184.39	138.18	69	187.07	137.84	69	227.27	138.55	81			
Revolving	30.07	17.42	73	33.26	21.26	70	35.62	23.33	70	38.04	25.05	70			
Closed-end	130.94	106.14	63	151.13	115.20	70	151.45	112.79	72	189.23	111.69	80			
Commercial real estate loans	306.62	234.65	64	275.88	229.44	54	281.34	219.72	59	299.88	204.45	64			
Construction and land development	49.69	35.62	68	58.44	34.95	75	47.92	35.36	65	45.56	32.91	65			
1-4 family	9.68	6.34	70	6.84	6.61	60	3.18	7.04	43	7.36	6.16	63			
Other	40.01	28.16	69	51.60	27.32	83	44.74	27.26	76	38.20	26.01	71			
Multifamily	61.09	32.74	85	45.06	31.04	79	50.99	27.85	85	63.62	25.95	88			
Nonfarm nonresidential	195.23	155.06	60	172.38	152.10	55	182.44	147.22	61	190.69	137.03	66			
Owner-occupied	84.03	52.37	76	79.07	53.07	70	84.50	54.89	72	88.30	51.62	76			
Other	111.20	100.54	56	93.31	97.41	47	97.94	91.80	55	102.39	84.09	63			
Real estate loans secured by farmland	8.31	3.44	78	9.45	3.60	80	10.30	4.02	80	10.82	3.31	84			
Loans to depository institutions and acceptances of other banks	0.05	0.28	73	0.05	0.44	66	0.01	0.54	62	0.02	0.68	58			
Commercial and industrial loans	167.31	139.91	63	126.54	122.02	52	145.93	128.82	59	152.79	126.55	62			
Loans to individuals	53.96	37.47	70	60.98	43.51	66	67.87	42.67	70	95.30	44.83	80			
Credit card loans	0	3.30	22	0	4.34	21	0	5.31	20	0	5.73	19			
Agricultural loans	5.19	1.88	82	6.45	2.18	83	7.19	2.72	83	5.75	1.88	86			
Other loans and leases	29.27	49.54	41	26.90	52.44	33	32.85	51.79	41	33.87	52.78	36			
Supplemental															
Non-owner occupied CRE loans / Gross loans	31.65	27.32	55	30.18	26.45	56	28.64	24.79	55	27.03	23.09	58			
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	231.42	183.76	60	208.42	178.57	55	209.82	167.93	61	223.17	156.17	67			
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	315.45	240.85	66	287.50	236.10	54	294.32	225.98	59	311.47	210.40	65			

BHC Name

City/State

Liquidity and Funding

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Percent of Total Assets															
Short-term investments	1.83	11.17	3	0.97	7.63	7	1.43	7.80	15	1.96	8.69	22			
Liquid assets	21.67	26.22	38	20.53	22.44	53	17.51	22.72	43	15.12	24.04	30			
Investment securities	26	17.85	82	26.39	16.99	84	23.47	17.27	78	22.15	17.35	75			
Net loans and leases	59.75	61.58	37	59.33	63.77	27	61.86	63.98	30	63.28	62.73	36			
Net loans, leases and standby letters of credit	60.13	62.48	36	59.76	64.84	26	63.47	65.07	31	63.67	63.89	35			
Core deposits	72.53	70.67	41	68.17	63.09	51	68.72	62.13	57	68.35	61.26	59			
Noncore funding	13.09	14.13	59	16.65	19.36	54	16.25	21.34	49	17.93	22.32	48			
Time deposits of \$250K or more	1.24	2.11	33	2.68	2.94	53	3.11	2.89	60	2.41	2.57	53			
Foreign deposits	0	0.36	39	0	0.43	38	0	0.47	38	0	0.54	36			
Federal funds purchased and repos	1.88	1.47	72	3.32	1.94	75	3.21	1.97	76	4.11	2.23	79			
Secured federal funds purchased	0	0	48	0	0	49	0	0	49	0	0	49			
Net federal funds purchased (sold)	1.88	0.54	82	3.32	0.48	88	3.21	0.54	89	4.11	0.73	95			
Commercial paper	0	0.01	44	0	0.02	45	0	0.02	44	0	0.02	44			
Other borrowings w/remaining maturity of 1 year or less	0.41	1.24	43	0.44	3.01	23	1.65	3.67	33	5.71	3.96	69			
Earning assets that reprice within 1 year	26.38	39.38	20	30.17	39.29	25	29.98	40.29	21	31.23	41.61	20			
Interest-bearing liabilities that reprice within 1 year	4.12	8.20	25	6.57	10.19	25	7.62	10.01	42	6.39	8.46	42			
Long-term debt that reprices within 1 year	2.45	0.47	89	0.73	0.96	69	1.27	1.34	71	2.48	1.58	72			
Net assets that reprice within 1 year	19.81	29.11	28	22.86	26.63	38	21.09	27.38	35	22.36	29.77	33			
Other Liquidity and Funding Ratios															
Net noncore funding dependence	13.20	3.20	79	18.46	14.45	65	17.63	16.62	60	19.03	17.03	58			
Net short-term noncore funding dependence	2.38	-4.76	75	6.73	3.38	55	8.51	4.66	58	13.23	4.83	71			
Short-term investment / Short-term noncore funding	47.38	184.19	16	14.44	77.77	18	16.62	66.46	23	15.03	74.86	19			
Liquid assets - short-term noncore funding / Nonliquid assets	22.74	28.18	50	17.41	16.97	58	10.83	16.04	48	2.42	18.16	30			
Net loans and leases / Total deposits	80.52	79.43	55	83.21	90.31	30	85.04	90.08	33	87.94	90.14	39			
Net loans and leases / Core deposits	82.38	88.34	42	87.03	103.93	24	90.01	105	27	92.58	105.65	35			
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital		1.57			0.72		-0.01	-0.82	70	3.36	-0.31	98			
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	10.26	4.31	91	4.23	1.36	93	-2.96	-1.98	23	-4.34	-0.77	0			
Structured notes appreciation (depreciation) / Tier 1 capital	0.01	0.02	68	-0.04	0	10	-0.52	-0.05	9	-0.66	-0.08	6			
Percent of Investment Securities															
Held-to-maturity securities	0	11.38	15	0	12.67	14	10.94	16.19	49	17.63	15.76	57			
Available-for-sale securities	99.76	87.23	79	99.30	85.40	78	88.33	81.88	52	82.37	84.24	42			
U.S. Treasury securities	0.17	4.72	41	0.33	6.15	38	0.11	6.99	39	0.14	6.96	36			
US agency securities (excluding mortgage-backed securities)	15.23	4.01	88	12.08	3.49	86	16.48	4.02	88	17.74	4.42	88			
Municipal securities	24.99	9.83	80	23.69	7.75	87	26.91	9.16	88	31.12	9.31	89			
Mortgage-backed securities	56.11	66.64	32	59.35	67.43	35	50.79	65.45	25	43.11	65.34	17			
Asset-backed securities	0.70	1.91	64	1.24	1.66	71	2.18	2.05	74	3.53	1.74	78			
Other debt securities	2.55	3.01	60	2.61	2.94	64	2.79	2.79	67	3.47	2.57	71			
Mutual funds and equity securities	0.24	0.35	60	0.70	0.40	72	0.73	0.42	69	0.89	0.51	74			
Debt securities 1 year or less	1.64	10.55	14	2.89	11.86	20	5.36	11.91	35	7.12	11.79	46			
Debt securities 1 to 5 years	3.60	17.03	23	5.73	17.94	31	11.90	19.18	44	13.86	18.80	48			
Debt securities over 5 years	94.52	69.86	91	90.68	66.02	87	82.01	64.73	72	78.13	64.73	62			
Pledged securities	40.66	35.67	56	39.08	30.57	60	51.93	33.30	76	47.02	34.58	68			
Structured notes, fair value	0.81	0.02	94	2.92	0.03	96	9.29	0.04	98	11.16	0.03	98			
Percent Change from Prior Like Quarter															
Short-term investments	112.74	183.32	48	-29.96	26.69	10	-18.19	6.77	16	18.29	19.19	67			
Investment securities	10.85	23.62	35	16.33	11.75	71	19.32	9.42	76	9.54	8.45	61			
Core deposits	19.67	26.88	27	2.63	11.23	19	13.23	7.29	79	18.76	12.19	70			
Noncore funding	-11.54	-12.18	51	6.01	6.59	55	2.06	10.67	36	13.33	5.59	68			

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Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Loan commitments (reported semiannually, June/Dec)	4,805,383	3,755,381	3,658,781	3,144,371	
Commit: Secured commercial real estate loans	1,149,922	932,636	1,024,916	906,282	
Commit: Unsecured real estate loans	38,610	67,074	106,808	37,525	
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	
Securities underwriting	0	0	0	0	
Standby letters of credit	86,853	87,784	319,005	68,742	
Commercial and similar letters of credit	0	0	0	0	
Securities lent	0	0	0	0	
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	
Derivative Contracts					
Interest rate futures and forward contracts	261,027	101,628	34,473	41,238	
Written options contracts (interest rate)	224,719	65,733	27,567	29,898	
Purchased options contracts (interest rate)	0	0	0	0	
Interest rate swaps	5,467,814	3,261,114	3,068,784	2,361,676	
Futures and forward foreign exchange	9,825	8,139	3,011	812	
Written options contracts (foreign exchange)	0	0	0	0	
Purchased options contracts (foreign exchange)	0	0	0	0	
Foreign exchange rate swaps	0	0	527	0	
Commodity and other futures and forward contracts	0	0	0	0	
Written options contracts (commodity and other)	0	0	0	0	
Purchased options contracts (commodity and other)	0	0	0	0	
Commodity and other swaps	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	20.93	22.01	53	18.40	23.52	38	18.55	24.05	38	17.95	24.03	34			
Standby letters of credit	0.38	0.71	39	0.43	0.84	38	1.62	0.92	83	0.39	0.96	30			
Commercial and similar letters of credit	0	0.02	20	0	0.02	17	0	0.02	17	0	0.03	14			
Securities lent	0	0.18	40	0	0.40	39	0	0.62	39	0	0.75	39			
Credit derivatives - notional amount (holding company as guarantor)	0	0.35	26	0	0.42	27	0	0.52	27	0	0.30	27			
Credit derivatives - notional amount (holding company as beneficiary)	0	0.30	27	0	0.52	27	0	0.75	29	0	0.55	28			
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.25	34	0	0.30	33	0	0.52	32	0	0.19	34			
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.30	33	0	0.45	34	0	0.69	34	0	0.59	34			
Derivative contracts	25.97	48.62	61	16.84	68.47	42	15.89	65.81	46	13.89	75.35	41			
Interest rate contracts	25.93	34.36	64	16.80	47.31	44	15.87	43.84	47	13.89	53.66	44			
Interest rate futures and forward contracts	1.14	6.21	60	0.50	10.67	51	0.17	11.40	40	0.24	13.82	43			
Written options contracts (interest rate)	0.98	2.18	51	0.32	2.47	43	0.14	2.16	28	0.17	2.60	33			
Purchased options contracts (interest rate)	0	1.46	22	0	2.65	22	0	2.32	23	0	2.37	21			
Interest rate swaps	23.81	20.83	67	15.98	28.86	53	15.56	26.74	57	13.48	25.60	52			
Foreign exchange contracts	0.04	6.01	55	0.04	10.12	50	0.02	10.92	46	0	9.40	38			
Futures and forward foreign exchange contracts	0.04	3.47	56	0.04	5.23	53	0.02	5.22	48	0	4.53	40			
Written options contracts (foreign exchange)	0	0.03	40	0	0.05	39	0	0.14	37	0	0.06	37			
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.08	39	0	0.13	37	0	0.06	37			
Foreign exchange rate swaps	0	0.77	39	0	2.03	38	0	2.17	75	0	2.34	37			
Equity, commodity, and other derivative contracts	0	1.86	32	0	3.32	31	0	4.08	31	0	3.81	28			
Commodity and other futures and forward contracts	0	0.14	42	0	0.19	40	0	0.25	39	0	0.30	39			
Written options contracts (commodity and other)	0	0.52	36	0	0.98	35	0	1.48	34	0	1.21	33			
Purchased options contracts (commodity and other)	0	0.37	36	0	0.94	34	0	1.29	34	0	1.12	32			
Commodity and other swaps	0	0.32	36	0	0.38	35	0	0.40	35	0	0.29	35			
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	35.98	42.82	58	31.04	45.53	41	32.02	44.93	46	33	46.60	43			

BHC Name

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Derivative Instruments

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Notional Amount					
Derivative contracts	5,963,385	3,436,614	3,134,362	2,433,624	
Interest rate contracts	5,953,560	3,428,475	3,130,824	2,432,812	
Foreign exchange contracts	9,825	8,139	3,538	812	
Equity, commodity, and other contracts	0	0	0	0	
Derivatives Position					
Futures and forwards	270,852	109,767	37,484	42,050	
Written options	224,719	65,733	27,567	29,898	
Exchange-traded	0	0	0	0	
Over-the-counter	224,719	65,733	27,567	29,898	
Purchased options	0	0	0	0	
Exchange-traded	0	0	0	0	
Over-the-counter	0	0	0	0	
Swaps	5,467,814	3,261,114	3,069,311	2,361,676	
Held for trading	2,017,974	1,305,946	796,930	827,400	
Interest rate contracts	2,008,149	1,297,807	793,392	826,588	
Foreign exchange contracts	9,825	8,139	3,538	812	
Equity, commodity, and other contracts	0	0	0	0	
Non-traded	3,945,411	2,130,668	2,337,432	1,606,224	
Interest rate contracts	3,945,411	2,130,668	2,337,432	1,606,224	
Foreign exchange contracts	0	0	0	0	
Equity, commodity, and other contracts	0	0	0	0	
Derivative contracts (excluding futures and FX 14 days or less)	5,738,665	3,367,880	3,106,267	2,403,726	
One year or less	541,389	142,829	377,181	256,209	
Over 1 year to 5 years	2,446,089	1,698,591	1,685,237	1,108,613	
Over 5 years	2,751,187	1,526,460	1,043,849	1,038,904	
Gross negative fair value (absolute value)	18,187	12,393	7,574	16,292	
Gross positive fair value	140,201	51,301	20,366	14,118	
Held for trading	113,624	42,433	12,618	8,385	
Non-traded	26,577	8,868	7,748	5,733	
Current credit exposure on risk-based capital derivative contracts	140,201	51,301	42	2,986	
Credit losses on derivative contracts	0	0	0	0	
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	
90+ days past due	0	0	0	0	

BHC Name

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Derivatives Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Percent of Notional Amount															
Interest rate contracts	99.84	94.10	52	99.76	93.44	56	99.89	92.91	60	99.97	92.20	67			
Foreign exchange contracts	0.16	3.49	53	0.24	3.20	48	0.11	3.39	44	0.03	3.53	39			
Equity, commodity, and other contracts	0	1.17	32	0	1.64	31	0	1.93	30	0	1.94	28			
Futures and forwards															
Written options	4.54	14.05	39	3.19	13.49	37	1.20	12.78	25	1.73	13.23	22			
Exchange-traded	3.77	8.18	42	1.91	5.91	40	0.88	6.60	23	1.23	6.68	25			
Over-the-counter	0	0.14	40	0	0.15	42	0	0.23	39	0	0.27	38			
Purchased options	3.77	7.73	44	1.91	5.10	43	0.88	5.49	27	1.23	5.27	30			
Exchange-traded	0	3.42	19	0	4.42	18	0	4.19	18	0	4.73	16			
Over-the-counter	0	0.15	40	0	0.28	39	0	0.32	37	0	0.33	36			
Swaps	0	2.86	21	0	3.35	18	0	3.20	20	0	3.32	17			
Held for trading															
Interest rate contracts	91.69	68.76	71	94.89	69.75	73	97.92	70.34	85	97.04	68.94	85			
Foreign exchange contracts	33.84	43.53	43	38	44.16	45	25.43	46.31	41	34	46.32	42			
Equity, commodity, and other contracts	33.67	36.62	48	37.76	37.24	47	25.31	38.40	46	33.97	37.84	48			
Non-traded															
Interest rate contracts	0.16	1.60	65	0.24	1.60	62	0.11	1.85	58	0.03	2.10	54			
Foreign exchange contracts	0	0.68	38	0	0.83	36	0	1.14	35	0	1.01	35			
Equity, commodity, and other contracts	66.16	56.47	56	62	55.84	54	74.57	53.69	58	66	53.68	57			
Interest rate contracts	66.16	53.82	59	62	52.22	58	74.57	50.60	63	66	51.23	61			
Foreign exchange contracts	0	0.46	34	0	0.34	33	0	0.57	32	0	0.60	31			
Equity, commodity, and other contracts	0	0.10	37	0	0.13	38	0	0.16	38	0	0.21	36			
Derivative contracts (excluding futures and forex 14 days or less)															
One year or less	96.23	91.48	51	98	93.86	54	99.10	94.47	64	98.77	95.63	60			
Over 1 year to 5 years	9.08	32.05	33	4.16	32.17	18	12.03	32.51	35	10.53	31.96	31			
Over 5 years	41.02	27.06	71	49.43	30.45	79	53.77	31.16	89	45.55	31.85	75			
Gross negative fair value (absolute value)	46.13	29.56	71	44.42	28.09	70	33.30	28.71	57	42.69	29.43	67			
Gross positive fair value	0.30	1.55	14	0.36	0.83	35	0.24	0.72	11	0.67	0.69	48			
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	2.35	2.23	56	1.49	1.19	68	0.65	0.85	35	0.58	0.71	38			
Gross positive fair value (X)	0.01	0.07	26	0.01	0.06	34	0	0.06	32	0.01	0.06	47			
Held for trading (X)	0.08	0.09	61	0.03	0.07	50	0.01	0.06	44	0.01	0.06	46			
Non-traded (X)	0.06	0.07	64	0.02	0.06	59	0.01	0.05	50	0.01	0.05	50			
Current credit exposure (X)	0.01	0.02	63	0.01	0.01	59	0	0.01	67	0	0.01	61			
Credit losses on derivative contracts	0.08	0.06	65	0.03	0.05	52	0	0.04	10	0	0.04	24			
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	46	0	0	47	0	0	47	0	0	46			
90+ days past due	0	0	47	0	0	48	0	0	48	0	0	47			
Other Ratios															
Current credit exposure / Risk-weighted assets	0.91	0.85	64	0.36	0.73	54	0	0.53	10	0.02	0.53	21			

BHC Name

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Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Change: Allowance for Loan and Lease Losses excluding ATRR					
Beginning balance	95,966	55,461	50,381	49,808	
Gross losses	15,557	14,789	12,978	12,717	
Write-downs, transfers to loans held-for-sale	0	0	0	0	
Recoveries	12,584	9,200	11,092	10,240	
Net losses	2,973	5,589	1,886	2,477	
Provision for loan and lease losses	38,395	4,747	6,966	3,050	
Adjustments	0	0	0	0	
Ending balance	131,388	54,619	55,461	50,381	
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.17	0.51	12	0.02	0.15	16	0.04	0.14	20	0.02	0.16	15			
Provision for loan and lease losses / Average loans and leases	0.29	0.82	10	0.04	0.24	14	0.06	0.24	19	0.03	0.28	15			
Provision for loan and lease losses / Net loan and lease losses	1,291.46	487.86	87	84.93	130.58	13	369.35	134.68	92	123.13	143.18	58			
Allowance for loan and lease losses / Total loans and leases not held for sale	0.95	1.58	13	0.45	0.83	17	0.45	0.90	14	0.45	0.98	15			
Allowance for loan and lease losses / Total loans and leases	0.95	1.55	13	0.45	0.81	17	0.45	0.89	14	0.45	0.96	15			
Allowance for loan and lease losses / Net loans and leases losses (X)	44.19	11.58	90	9.77	8.03	72	29.41	7.54	90	20.34	8.39	88			
Allowance for loan and lease losses / Nonaccrual assets	86.13	299.17	7	45.53	218.72	5	39.45	214.03	5	43.19	178.03	4			
ALLL / 90+ days past due + nonaccrual loans and leases	86.03	244.34	13	45.09	151.73	12	38.32	160.51	6	42.46	136.22	8			
Gross loan and lease losses / Average loans and leases	0.12	0.34	22	0.12	0.28	31	0.11	0.30	27	0.13	0.33	29			
Recoveries / Average loans and leases	0.09	0.07	72	0.08	0.08	57	0.10	0.09	60	0.11	0.09	63			
Net losses / Average loans and leases	0.02	0.27	9	0.05	0.21	22	0.02	0.22	14	0.03	0.24	13			
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	40	0	0	39	0	0	37			
Recoveries / Prior year-end losses	85.09	33.98	93	70.89	36.22	88	87.22	41.30	88	70.09	33.49	90			
Earnings coverage of net loan and lease losses (X)	98.87	22.91	90	52.80	24.40	84	114.34	21.75	92	69.32	19.67	88			

Net Loan and Lease Losses By Type

Real estate loans	-0.03	0.04	5	0.01	0.01	59	-0.05	0.02	5	0.01	0.02	49			
Real estate loans secured by 1-4 family	-0.27	0.01	1	0.02	0.01	65	-0.05	0.01	8	0.04	0.03	57			
Revolving	0	0.01	44	0.13	0.02	86	-0.07	0.03	16	0.06	0.09	50			
Closed-end	-0.34	0	1	0	0	38	-0.05	0.01	10	0.03	0.02	63			
Commercial real estate loans	0.09	0.07	68	0.01	0.01	55	-0.05	0.01	6	-0.01	0.01	28			
Construction and land development	0.43	0	97	0.21	-0.01	96	-0.04	-0.03	29	0.07	-0.02	89			
1-4 family	0	0	59	0	0	19	-0.03	-0.01	12	0.11	0	99			
Other	0.43	0	98	0.21	-0.01	96	-0.01	-0.02	41	-0.04	-0.01	23			
Multifamily	0	0	85	-0.13	0	2	-0.08	0	6	-0.09	-0.01	4			
Nonfarm nonresidential	0.03	0.11	42	-0.03	0.02	9	-0.04	0.02	8	0	0.03	47			
Owner-occupied	0	0.02	41	0	0.01	22	-0.01	0.01	10	-0.01	0.01	4			
Other	0.03	0.08	52	-0.02	0.01	5	-0.03	0.01	10	0.01	0.01	69			
Real estate loans secured by farmland	0.02	0.02	79	0	0.01	16	0.01	0	76	0	0.01	73			
Commercial and industrial loans	0.16	0.47	28	0.10	0.37	20	0.11	0.31	27	-0.07	0.39	2			
Loans to individuals	0.07	1.13	5	0.25	1.17	15	0.28	1.16	20	0.25	1.25	15			
Credit card loans		2.92			3.11			2.92			2.92				
Agricultural loans	0.05	0.19	64	-0.03	0.08	8	0.04	0.15	64	0.02	0.18	57			
Loans to foreign governments and institutions		0			0			0			0				
Other loans and leases	0.02	0.15	48	-0.06	0.15	4	-0.02	0.14	7	-0.03	0.15	2			

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Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
30+ Days Past Due and Nonaccrual Assets					
30-89 days past due loans and leases	20,459	30,481	48,481	44,703	
90+ days past due loans and leases	166	1,184	4,138	2,027	
Nonaccrual loans and leases	152,549	119,956	140,597	116,641	
Total past due and nonaccrual loans and leases	173,174	151,621	193,216	163,371	
Restructured 30-89 days past due	0	0	0	0	
Restructured 90+ days past due	0	344	1,636	754	
Restructured nonaccrual	14,904	13,155	25,975	33,963	
Total restructured loans and leases	14,904	13,499	27,611	34,717	
30-89 days past due loans held for sale	0	0	0	0	
90+ days past due loans held for sale	0	0	0	0	
Nonaccrual loans held for sale	0	0	0	0	
Total past due and nonaccrual loans held for sale	0	0	0	0	
Restructured loans and leases in compliance	17,748	17,345	15,516	19,286	
Other real estate owned	1,140	1,756	2,921	8,469	
Other Assets					
30-89 days past due	0	0	0	0	
90+ days past due	0	0	0	0	
Nonaccrual	0	0	0	0	
Total other assets past due and nonaccrual	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Percent of Loans and Leases															
30-89 days past due loans and leases	0.15	0.39	18	0.25	0.43	33	0.40	0.44	51	0.40	0.47	49			
90+ days past due loans and leases	0	0.12	23	0.01	0.15	26	0.03	0.17	40	0.02	0.20	29			
Nonaccrual loans and leases	1.10	0.66	86	0.99	0.51	88	1.15	0.54	92	1.05	0.63	85			
90+ days past due and nonaccrual loans and leases	1.10	0.85	75	1	0.71	79	1.18	0.75	81	1.07	0.88	68			
30-89 days past due restructured	0	0.01	16	0	0.01	13	0	0.02	12	0	0.02	13			
90+ days past due restructured	0	0.01	29	0	0.01	73	0.01	0.01	81	0.01	0.01	78			
Nonaccrual restructured	0.11	0.13	51	0.11	0.14	52	0.21	0.16	69	0.30	0.20	77			
30-89 days past due loans held for sale	0	0	38	0	0	38	0	0	37	0	0	37			
90+ days past due loans held for sale	0	0	41	0	0	42	0	0	43	0	0	42			
Nonaccrual loans held for sale	0	0.01	38	0	0	40	0	0	38	0	0	37			
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	0.15	0.40	18	0.25	0.43	33	0.40	0.44	51	0.40	0.47	50			
90+ days past due assets	0	0.12	21	0.01	0.15	23	0.03	0.18	37	0.02	0.20	28			
Nonaccrual assets	1.10	0.67	83	0.99	0.53	87	1.15	0.57	89	1.05	0.64	85			
30+ days past due and nonaccrual assets	1.25	1.29	59	1.25	1.19	60	1.58	1.26	73	1.47	1.39	63			
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.67	0.52	76	0.59	0.44	72	0.73	0.48	83	0.68	0.54	73			
90+ days past due and nonaccrual assets + other real estate owned	0.67	0.55	71	0.60	0.48	66	0.75	0.52	79	0.73	0.59	70			
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.75	0.60	70	0.68	0.53	68	0.81	0.60	74	0.83	0.72	62			
Allowance for loan and lease losses	130.48	66.66	89	255.22	115.41	89	289.70	118.28	92	288.10	129.01	91			
Equity capital + allowance for loan and lease losses	5.52	4.97	63	4.80	4.28	57	5.85	4.79	66	6.58	5.78	62			
Tier 1 capital + allowance for loan and lease losses	8.85	6.05	76	7.91	5.65	75	9.60	6.16	81	10.76	7.35	78			
Loans and leases + other real estate owned	1.24	0.97	75	1.15	0.85	75	1.31	0.96	76	1.30	1.15	66			

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Past Due and Nonaccrual Loans and Leases

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type															
Real estate															
30–89 days past due	0.14	0.39	21	0.24	0.38	38	0.42	0.42	58	0.39	0.44	52			
90+ days past due	0	0.16	29	0.01	0.16	39	0.02	0.22	42	0.02	0.26	39			
Nonaccrual	1.13	0.76	81	0.88	0.46	84	1.21	0.57	88	1.15	0.69	81			
Commercial and industrial															
30–89 days past due	0.02	0.23	10	0.05	0.31	14	0.25	0.30	53	0.17	0.32	36			
90+ days past due	0	0.03	44	0.01	0.05	43	0.08	0.05	75	0	0.05	24			
Nonaccrual	1.41	0.75	82	1.93	0.83	89	1.64	0.76	88	1.22	0.93	64			
Individuals															
30–89 days past due	0.64	0.83	38	0.88	0.83	53	0.74	0.84	40	0.97	0.97	53			
90+ days past due	0	0.14	39	0.03	0.17	42	0.04	0.16	47	0.05	0.19	43			
Nonaccrual	0.29	0.28	66	0.34	0.17	77	0.28	0.23	67	0.52	0.24	83			
Depository institution loans															
30–89 days past due	0	0	46	0	0	47	0	0	47	0	0	46			
90+ days past due	0	0	46	0	0	49	0	0	47	0	0.05	44			
Nonaccrual	0	0	47	0	0	48	0	0	48	0	0	47			
Agricultural															
30–89 days past due	0	0.17	28	0.15	0.24	65	0.22	0.17	73	0.02	0.17	53			
90+ days past due	0	0	44	0	0	42	0	0	43	0	0	41			
Nonaccrual	0.29	0.49	62	0.62	0.67	68	0.26	0.75	57	0.49	0.96	60			
Foreign governments															
30–89 days past due		0			0.07			0.01			0				
90+ days past due		0			0			0			0				
Nonaccrual		0.09			0.03			0.06			0.06				
Other loans and leases															
30–89 days past due	0.03	0.18	46	0.01	0.20	31	0.02	0.17	37	0	0.20	12			
90+ days past due	0	0.01	33	0	0.01	30	0	0.01	31	0	0.02	25			
Nonaccrual	0.55	0.15	86	0.03	0.13	44	0.05	0.14	54	0.18	0.10	73			

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Past Due and Nonaccrual Loans and Leases—Continued

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Memoranda															
1-4 family	30-89 days past due	0.41	0.65	35	0.51	0.67	47	0.99	0.71	75	0.83	0.74	62		
	90+ days past due	0	0.33	34	0.01	0.31	38	0.05	0.46	42	0.04	0.49	41		
	Nonaccrual	1.14	0.89	70	0.90	0.73	70	1.10	0.86	72	1.20	0.97	66		
Revolving	30-89 days past due	0.16	0.48	22	0.28	0.45	30	0.38	0.50	38	0.37	0.61	31		
	90+ days past due	0	0.03	30	0.02	0.05	63	0.08	0.05	71	0.04	0.07	62		
	Nonaccrual	0.80	1.13	57	0.69	1	55	0.58	1.17	46	1.10	1.17	64		
Closed-end	30-89 days past due	0.47	0.65	45	0.55	0.70	52	1.13	0.75	79	0.93	0.79	66		
	90+ days past due	0	0.38	35	0.01	0.35	40	0.05	0.53	40	0.03	0.57	40		
	Nonaccrual	1.22	0.87	78	0.95	0.70	74	1.22	0.84	75	1.22	0.96	65		
Junior lien	30-89 days past due	0.01	0.02	50	0.03	0.02	66	0.02	0.03	49	0.04	0.03	58		
	90+ days past due	0	0	68	0	0	63	0.01	0	85	0	0	65		
	Nonaccrual	0.03	0.04	45	0.05	0.04	60	0.08	0.06	68	0.05	0.07	52		
Commercial real estate	30-89 days past due	0	0.26	9	0.06	0.18	27	0.04	0.17	16	0.06	0.18	23		
	90+ days past due	0	0.02	49	0.01	0.03	52	0	0.03	20	0.01	0.04	45		
	Nonaccrual	1.12	0.62	80	0.86	0.23	94	1.32	0.28	97	1.15	0.34	96		
Construction and development	30-89 days past due	0	0.28	24	0.02	0.28	33	0.01	0.21	24	0.05	0.23	34		
	90+ days past due	0	0.01	35	0	0.02	33	0	0.02	31	0	0.03	26		
	Nonaccrual	0.03	0.41	32	1.39	0.20	93	2.19	0.19	97	0.41	0.24	80		
1-4 family	30-89 days past due	0	0.03	28	0.02	0.06	55	0	0.06	25	0.04	0.07	63		
	90+ days past due	0	0	42	0	0	41	0	0	43	0	0	40		
	Nonaccrual	0	0.03	27	0	0.02	30	0	0.02	28	0.15	0.03	88		
Other	30-89 days past due	0	0.22	28	0	0.20	30	0.01	0.13	34	0.01	0.13	30		
	90+ days past due	0	0	40	0	0.01	35	0	0.02	33	0	0.02	29		
	Nonaccrual	0.03	0.35	40	1.39	0.17	94	2.19	0.15	97	0.27	0.18	72		
Multifamily	30-89 days past due	0	0.09	22	0	0.08	19	0.01	0.10	46	0.03	0.07	56		
	90+ days past due	0	0	45	0	0	41	0	0.01	39	0	0.01	36		
	Nonaccrual	0.26	0.11	83	0.43	0.05	96	0.45	0.08	92	0.43	0.10	90		
Nonfarm non-residential	30-89 days past due	0	0.23	14	0.08	0.14	40	0.05	0.17	21	0.08	0.17	31		
	90+ days past due	0	0.02	56	0.01	0.03	59	0	0.03	21	0.01	0.04	56		
	Nonaccrual	1.67	0.80	86	0.79	0.28	89	1.33	0.30	97	1.56	0.38	96		
Owner Occupied	30-89 days past due	0	0.07	18	0.01	0.07	22	0.05	0.09	33	0.04	0.07	37		
	90+ days past due	0	0	68	0.01	0.01	67	0	0.01	25	0	0.02	23		
	Nonaccrual	0.92	0.27	94	0.60	0.16	95	0.64	0.17	95	0.55	0.21	88		
Other	30-89 days past due	0	0.14	11	0.07	0.07	64	0.01	0.07	23	0.04	0.09	39		
	90+ days past due	0	0.01	33	0	0.01	62	0	0.01	31	0.01	0.02	73		
	Nonaccrual	0.74	0.44	73	0.19	0.10	77	0.69	0.13	98	1.01	0.14	98		
Farmland	30-89 days past due	0.23	0.11	80	0.35	0.23	76	0.40	0.25	76	0.30	0.27	68		
	90+ days past due	0	0	45	0	0.01	42	0	0.01	42	0	0.06	38		
	Nonaccrual	1.10	1.13	67	0.85	0.84	61	0.16	1.23	44	0.25	1.07	52		
Credit card	30-89 days past due		0.95			1.19			1.22			1.08			
	90+ days past due		0.63			0.78			0.73			0.75			
	Nonaccrual		0.05			0.11			0.09			0.08			

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Common Equity Tier 1 Capital					
Common stock plus related surplus	2,040,993	2,114,061	2,206,836	1,791,539	
Retained earnings	826,138	682,185	527,684	413,130	
Accumulated other comprehensive income (AOCI)	147,771	56,207	-44,950	-50,272	
Common equity tier 1 minority interest	0	0	0	0	
Common equity tier 1 capital before adjustments/deductions	3,014,902	2,852,453	2,689,570	2,154,397	
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	1,062,667	1,089,519	1,116,584	895,870	
Accumulated other comprehensive income-related adjustments	147,041	56,207	-44,949	-49,799	
Other deductions from common equity tier 1 capital	0	0	0	0	
Subtotal:	1,805,194	1,706,727	1,617,935	1,308,326	
Adjustments and deductions for common equity tier 1 capital	0	0	0	10,000	
Common equity tier 1 capital	1,805,194	1,706,727	1,617,935	1,298,326	
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	0	0	0	0	
Non-qualifying capital instruments	0	0	0	0	
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	
Additional tier 1 capital before deductions	0	0	0	0	
Less: Additional tier 1 capital deductions	0	0	0	10,000	
Additional tier 1 capital	0	0	0	0	
Tier 1 Capital	1,805,194	1,706,727	1,617,935	1,298,326	
Tier 2 Capital					
Tier 2 capital instruments and related surplus	54,000	64,310	72,310	72,310	
Non-qualifying capital instruments	0	0	0	0	
Total capital minority interest not included in tier 1 capital	0	0	0	0	
Allowance for loan and lease losses in tier 2 capital	90,563	57,275	57,985	53,487	
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity			0	0	
Tier 2 capital before deductions	144,563	121,585	130,295	125,797	
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	
Tier 2 capital	144,563	121,585	130,295	125,797	
Exited advanced approach tier 2 capital					
Total capital	1,949,757	1,828,312	1,748,230	1,424,123	
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	23,083,640	20,302,786	18,758,428	16,587,052	
Less: Deductions from common equity tier 1 capital	1,062,667	1,089,519	1,116,584	905,870	
Less: Other deductions	-148	-164	-186	-272	
Total assets for leverage ratio	22,021,121	19,213,431	17,642,030	15,681,454	
Total risk-weighted assets	15,369,076	14,073,929	14,248,563	12,491,432	
Exited advanced approach total RWA					

	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Capital Ratios															
Common equity tier 1 capital, column A	11.75	12.35	41	12.13	12.11	54	11.36	12.09	43	10.39	12.16	25			
Common equity tier 1 capital, column B	0	0.30	46	0	0.29	46	0	0.52	45	0	0.44	45			
Tier 1 capital, column A	11.75	13.08	27	12.13	12.78	42	11.36	12.85	31	10.39	12.95	12			
Tier 1 capital, column B	0	0.34	46	0	0.34	46	0	0.60	45	0	0.51	45			
Total capital, column A	12.69	15.23	11	12.99	14.36	31	12.27	14.45	12	11.40	14.63	5			
Total capital, column B	0	0.39	46	0	0.38	46	0	0.67	45	0	0.57	45			
Tier 1 leverage	8.20	9.13	21	8.88	9.76	28	9.17	9.71	37	8.28	9.53	15			
Supplementary leverage ratio, advanced approaches HCs		8.72			7.41			7.31			6.58				

BHC Name

City/State

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	3,782,583	3,647,517	2,284,569	2,214,444		3.70	79.29
Total property and casualty assets	3,782,583	3,647,517	2,284,569	2,214,444		3.70	79.29
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0			
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0			
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Total insurance underwriting equity	3,782,165	3,644,588	2,282,546	2,205,044		3.77	79.49
Total property and casualty equity	3,782,165	3,644,588	2,282,546	2,205,044		3.77	79.49
Total life and health equity	0	0	0	0			
Total insurance underwriting net income	81,603	74,240	63,348	51,681		9.92	81.26
Total property and casualty	81,603	74,240	63,348	51,681		9.92	81.26
Total life and health	0	0	0	0			
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Claims and claims adjusted expense reserves (P/C)	324	750	1,076	1,347		-56.80	-83.87
Unearned premiums (P/C)	57	171	294	105		-66.67	-86.71
Policyholder benefit and contractholder funds (L/H)	0	0	0	0			
Separate account liabilities (L/H)	0	0	0	0			
Insurance activities revenue	407	814	399	617		-50.00	-99.05
Other insurance activities income	362	745	306	491		-51.41	-99.15
Insurance and reinsurance underwriting income	45	69	93	126		-34.78	-82.82
Premiums	13	12	15	22		8.33	-86.46
Credit related insurance underwriting	0	0	0	0			
Other insurance underwriting	13	12	15	22		8.33	-86.46
Insurance benefits, losses, expenses	129	104	83	100		24.04	-29.89
Net assets of insurance underwriting subsidiaries	0	0	0	0			
Life insurance assets	456,110	448,967	444,224	403,753		1.59	33.64

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	16.47	0	99	17.87	0.01	98	11.58	0.01	99	12.64	0.01	99			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	100	53.67	76	100	51.47	79	100	56.12	78	100	52.23	81			
Insurance underwriting assets (L/H) / Total insurance underwriting assets	0	46.33	23	0	48.53	20	0	43.88	21	0	47.77	18			
Separate account assets (L/H) / Total life assets		11.24			7.26			8.53			2.52				
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Insurance activities revenue / Adjusted operating income	0.05	0.41	46	0.10	0.47	51	0.05	0.47	45	0.10	0.55	48			
Premium income / Insurance activities revenue	3.19	2.84	85	1.47	7.32	78	3.76	4.86	82	3.57	4.64	79			
Credit related premium income / Total premium income	0	38.23	29	0	34.91	29	0	44.54	25	0	43.04	25			
Other premium income / Total premium income	100	61.77	70	100	65.09	70	100	55.46	75	100	56.96	74			
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Insurance underwriting net income / Consolidated net income	36.04	0.03	99	31.17	0.08	98	33.20	0.08	99	53.99	0.04	99			
Insurance net income (P/C) / Equity (P/C)	2.16	15.59	31	2.04	19.86	19	2.78	15.64	30	2.34	5.74	52			
Insurance net income (L/H) / Equity (L/H)		3.62			5.13			1.99			-2.99				
Insurance benefits, losses, expenses / Insurance premiums	992.31	447.82	81	866.67	233.61	88	553.33	160.49	88	454.55	127.33	88			
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Reinsurance recovery (P/C) / Total assets (P/C)	0	0.07	47	0	0.15	42	0	0.17	43	0	0.48	36			
Reinsurance recovery (L/H) / Total assets (L/H)		0			0.15			2.31			0				
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	42	0	0	42	0	0	41			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	23.55	11.03	93	25.49	11.51	95	26.55	10.22	97	29.94	9.84	99			
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Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)			0			0			0						
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.75	37	0	1.39	34	0	1.79	34	0	1.54	32			

BHC Name

City/State

Foreign Activities

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Foreign Activities					
Total foreign loans and leases	0	0	0	0	
Real estate loans	0	0	0	0	
Commercial and industrial loans	0	0	0	0	
Loans to depository institutions and other banks acceptances	0	0	0	0	
Loans to foreign governments and institutions	0	0	0	0	
Loans to individuals	0	0	0	0	
Agricultural loans	0	0	0	0	
Other foreign loans	0	0	0	0	
Lease financing receivables	0	0	0	0	
Debt securities					
Debt securities	11,418	10,456	12,236	12,845	
Interest-bearing bank balances	0	0	0	0	
Total selected foreign assets	11,418	10,456	12,236	12,845	
Total foreign deposits					
Total foreign deposits	0	0	0	0	
Interest-bearing deposits	0	0	0	0	
Non-interest-bearing deposits	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Analysis Ratios															
Yield: Foreign loans		0.87			1.25			1.17			1.08				
Cost: Interest-bearing deposits		0.42			1.19			0.97			0.51				
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		5.18			27.03			27.29			67.99				
Commercial and industrial loans		0.64			0.29			1.53			2.12				
Foreign governments and institutions		0			0			0			0				
Growth Rates															
Net loans and leases		-2.40			22.48			7.24			21.19				
Total selected assets	9.20	2.04	67	-14.55	12.40	19	-4.74	3.24	32	201.67	21.86	90			
Deposits		3.46			10.36			5			-0.77				

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	0	0	0	0			
1-4 family residential loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Auto loans	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
All other loans and leases	0	0	0	0			
Retained credit exposure	0	0	0	0			
1-4 family residential loans	0	0	0				
Home equity lines	0	0	0				
Credit card receivables	0	0	0				
Auto loans	0	0	0				
Commercial and industrial loans	0	0	0				
All other loans and leases	0	0	0				
Unused commitments to provide liquidity (servicer advance)	0	0	0	0			
Seller's interest carried as securities and loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
Asset-backed commercial paper conduits	0	0	0	0			
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0			
Liquidity commitments provided to conduit structures	0	0	0	0			

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Activity as a Percent of Total Assets					
Securitization activities	0	0	0	0	0
1-4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and Industrial loans	0	0	0	0	0
All other loans and leases	0	0	0	0	0
Asset-backed commercial paper conduits	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0
Liquidity commitments provided to conduit structures	0	0	0	0	0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Percent of Total Securitization Activities by Type					
Retained credit exposure					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	1.53	2.11	3.25	4.75	

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
30-89 Days Past Due Securitized Assets							
1-4 family residential loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Auto loans	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
All other loans and leases	0	0	0	0			
Total 30-89 days past due securitized assets	0	0	0	0			
90+ Days Past Due Securitized Assets							
1-4 family residential loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Auto loans	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
All other loans and leases	0	0	0	0			
Total 90+ days past due securitized assets	0	0	0	0			
Total past due securitized assets	0	0	0	0			
Net Losses on Securitized Assets							
1-4 family residential loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Auto loans	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
All other loans and leases	0	0	0	0			
Total net losses on securitized assets	0	0	0	0			

BHC Name _____

City/State _____

Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

BHC Name

City/State

Parent Company Income Statement

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	275,002	211,151	159,408	141,563		30.24	169.91
Dividends	230,000	165,000	105,000	100,000		39.39	253.85
Interest	0	0	0	0			
Management and service fees	44,997	46,146	54,403	41,558		-2.49	22.01
Other income	5	5	5	5		0.00	0.00
Income from nonbank subsidiaries	0	0	0	0			-100.00
Dividends	0	0	0	0			-100.00
Interest	0	0	0	0			
Management and service fees	0	0	0	0			-100.00
Other income	0	0	0	0			
Income from subsidiary holding companies	0	0	0				
Dividends	0	0	0				
Interest	0	0	0				
Management and service fees	0	0	0				
Other income	0	0	0				
Total income from subsidiaries	275,002	211,151	159,408	141,563		30.24	158.62
Securities gains (losses)	574	631	49	667		-9.03	9466.67
Other operating income	3,622	2,209	2,126	1,966		63.97	86.89
Total operating income	279,198	213,991	161,583	144,196		30.47	157.86
Operating Expenses							
Personnel expenses	40,973	40,263	46,975	36,271		1.76	31.10
Interest expense	7,375	7,375	7,375	7,401		0.00	-0.07
Other expenses	21,649	24,216	32,414	23,519		-10.60	-4.29
Provision for loan and lease losses	0	0	0	0			
Total operating expenses	69,997	71,854	86,764	67,191		-2.58	14.28
Income (loss) before taxes	209,201	142,137	74,819	77,005		47.18	344.87
Applicable income taxes (credit)	-5,317	-6,165	-5,693	-6,240			
Extraordinary items				0			
Income before undistributed income of subsidiaries	214,518	148,302	80,512	83,245		44.65	308.62
Equity in undistributed income of subsidiaries	11,891	89,904	110,318	12,480		-86.77	-81.48
Bank subsidiaries	11,806	89,947	110,308	12,858		-86.87	-81.70
Nonbank subsidiaries	85	-43	10	-378			
Subsidiary holding companies	0	0	0	0			
Net income (loss)	226,409	238,206	190,830	95,725		-4.95	93.98
Memoranda							
Bank net income	241,806	254,947	215,308	112,858		-5.15	86.72
Nonbank net income	85	-43	10	-378			-96.51
Subsidiary holding companys' net income	0	0	0	0			

BHC Name

City/State

Parent Company Balance Sheet

Dollar Amount in Thousands	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	% of Total Assets	12/31/2017	12/31/2016	Percent Change	
									1-Year	5-Year
Assets										
Investment in bank subsidiaries	3,037,930	94.13	2,966,575	95.15	2,769,166	93.51	2,248,700		2.41	95.75
Common and preferred stock	3,037,930	94.13	2,966,575	95.15	2,769,166	93.51	2,248,700		2.41	95.75
Excess cost over fair value	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	0	0	0	0	0	0	0			
Other receivables	0	0	0	0	0	0	0			
Investment in nonbank subsidiaries	6,265	0.19	6,491	0.21	7,005	0.24	6,996		-3.48	-87.59
Common and preferred stock	6,265	0.19	6,491	0.21	7,005	0.24	6,996		-3.48	-87.59
Excess cost over fair value	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	0	0	0	0	0	0	0			
Other receivables	0	0	0	0	0	0	0			
Investment in subsidiary holding companies	0	0	0	0	0	0	0			
Common and preferred stock	0	0	0	0	0	0	0			
Excess cost over fair value	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	0	0	0	0	0	0	0			
Other receivables	0	0	0	0	0	0	0			
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0			
Securities	16,633	0.52	10,742	0.34	7,109	0.24	7,131		54.84	208.42
Securities purchased (reverse repos)	0	0	0	0	0	0	0			
Cash and due from affiliated depository institution	73,340	2.27	41,289	1.32	90,005	3.04	43,538		77.63	52.79
Cash and due from unrelated depository institution	0	0	0	0	0	0	0			
Premises, furnishings, fixtures and equipment	121	0	166	0.01	218	0.01	392		-27.11	4.31
Intangible assets	0	0	0	0	0	0	0			
Other assets	93,146	2.89	92,368	2.96	87,835	2.97	115,656		0.84	12.11
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0			
Total assets	3,227,435	100.00	3,117,631	100.00	2,961,338	100.00	2,422,413		3.52	85.59
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0			
Securities sold (repos)	0	0	0	0	0	0	0			
Commercial paper	0	0	0	0	0	0	0			
Other borrowings 1 year or less	0	0	0	0	0	0	0			
Borrowings with maturity over 1 year	174,441	5.40	174,285	5.59	174,130	5.88	173,974		0.09	0.45
Subordinated notes and debentures	0	0	0	0	0	0	0			
Other liabilities	38,338	1.19	38,583	1.24	37,321	1.26	33,732		-0.63	32.56
Balance due to subsidiaries and related institutions	42,000	1.30	52,310	1.68	60,317	2.04	60,310		-19.71	-7.17
Total liabilities	254,779	7.89	265,178	8.51	271,768	9.18	268,016		-3.92	2.80
Equity Capital	2,972,656	92.11	2,852,453	91.49	2,689,570	90.82	2,154,397		4.21	99.35
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0			
Common stock	165,367	5.12	169,616	5.44	175,141	5.91	152,040		-2.51	44.68
Common surplus	1,881,374	58.29	1,948,647	62.50	2,036,194	68.76	1,643,433		-3.45	72.44
Retained earnings	783,892	24.29	682,185	21.88	527,684	17.82	413,130		14.91	142.12
Accumulated other comprehensive income	147,771	4.58	56,207	1.80	-44,950	-1.52	-50,272		162.90	
Other equity capital components	-5,748	-0.18	-4,202	-0.13	-4,499	-0.15	-3,934			
Total liabilities and equity capital	3,227,435	100.00	3,117,631	100.00	2,961,338	100.00	2,422,413		3.52	85.59
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0			
Loans and advances from nonbank subsidiaries	42,000	1.30	52,310	1.68	60,310	2.04	60,310		-19.71	-6.67
Notes payable to subsidiaries that issued TPS	42,000	1.30	52,310	1.68	60,310	2.04	60,310		-19.71	-6.67
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0			
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0			
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0			

BHC Name

City/State

Parent Company Analysis—Part 1

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Profitability															
Net income / Average equity capital	7.87	7.29	55	8.57	9.68	33	8.42	10.40	26	4.98	7.61	22			
Bank net income / Average equity investment in banks	8.11	7.45	54	8.82	10.51	33	9.05	11.19	31	5.71	8.74	21			
Nonbank net income / Average equity investment in nonbanks	1.35	9.75	28	-0.63	7.89	13	0.14	7.10	24	-3.25	4.73	13			
Subsidiary HCs net income / Average equity investment in sub HCs		7.01			8.55			8.78			6.82				
Bank net income / Parent net income	106.80	88.16	68	107.03	82.22	75	112.83	82.56	93	117.90	80.64	90			
Nonbank net income / Parent net income	0.04	3.59	31		5.93		0.01	3.78	26		7.76				
Subsidiary holding companies' net income / Parent net income		68.34			74			72.48			82.97				
Leverage															
Total liabilities / Equity capital	8.57	20.06	34	9.30	20.43	42	10.10	20.88	45	12.44	19.94	52			
Total debt / Equity capital	5.87	14.41	39	6.11	14.31	46	6.47	14.69	49	8.08	13.95	55			
Total debt + notes payable to subs that issued TPS / Equity capital	7.28	16.67	28	7.94	16.36	41	8.72	17.10	42	10.87	16.10	55			
Total debt + Loans guaranteed for affiliate / Equity capital	5.87	14.68	38	6.11	14.56	46	6.47	15.14	48	8.08	14.35	55			
Total debt / Equity capital – excess over fair value	5.87	14.52	39	6.11	14.51	46	6.47	14.81	49	8.08	14.10	54			
Long-term debt / Equity capital	5.87	13.56	39	6.11	13.04	48	6.47	13.37	49	8.08	12.69	55			
Short-term debt / Equity capital	0	0.77	38	0	1.02	36	0	1.14	37	0	1.07	36			
Current portion of long-term debt / Equity capital	0	0.06	40	0	0.05	40	0	0.14	39	0	0.27	40			
Excess cost over fair value / Equity capital	0	0.08	39	0	0.12	38	0	0.12	39	0	0.17	38			
Long-term debt / Consolidated long-term debt	8.12	34.67	26	8.48	28.44	32	11.39	28.63	35	20.18	26.93	47			
Double Leverage															
Equity investment in subs / Equity capital	102.41	102.81	48	104.23	103.22	58	103.22	103.10	54	104.70	102.10	64			
Total investment in subs / Equity capital	102.41	110.16	34	104.23	111.07	42	103.22	112.48	41	104.70	111.30	46			
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.32	0.47	47	0.51	0.36	61	0.45	0.35	58	1.06	0.52	71			
Equity investment in subs – equity cap / Net income-div (X)	0.54	1.82	22	0.81	1.22	45	0.80	1.22	47	4.38	2.64	76			
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	175.63	136.59	76	137.34	177.68	38	99.99	162.34	23	108.81	141.81	34			
Cash from ops + noncash items + op expense / Op expense + dividend	180.67	147.24	72	140.30	190.27	35	123.69	174.91	28	98.52	148.20	24			
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	119.46	134.08	53	72.07	116.34	13	128.48	103.19	76	66.78	92.33	27			
Pretax operating income + interest expense / Interest expense	2,936.62	2,016.32	82	2,027.28	1,968.54	69	1,114.49	2,898.75	51	1,140.47	1,909.25	62			
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	2,557.72	1,539.23	82	1,522.65	1,632.83	61	856.74	1,369.37	41	975.16	1,547.94	54			
Dividends + interest from subsidiaries / Interest expense + dividends	229.26	150.43	83	170.37	210.80	42	117.27	188.90	29	124.99	172.51	40			
Fees + other income from subsidiaries / Salary + other expenses	71.86	13.95	90	71.58	16.52	87	68.53	16.08	88	69.51	16.39	87			
Net income / Current part of long-term debt + preferred dividends (X)		35.64			57.11			33.93			24.63				
Other Ratios															
Net assets that reprice within 1 year / Total assets	1.76	3.85	44	0.85	2.64	46	2.62	2.61	54	1.25	3.24	43			
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.10			0.04			0.24			0.10				
Nonaccrual		1.03			0.54			6.54			7.38				
Total		1.13			0.58			6.78			7.48				
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49			
To nonbank subsidiaries	0	0.05	46	0	0.10	46	0	0.24	44	0	0.17	45			
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49			
Total	0	0.05	46	0	0.10	46	0	0.25	44	0	0.17	45			
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.02	2.66	39	0.02	5.62	34	0.03	5.50	32	0.03	5.68	32			
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	50	0	0	50			
Combined foreign nonbank subsidiary assets	0	0.08	38	0	0.19	36	0	0.21	36	0	0.13	35			

BHC Name

City/State

Parent Company Analysis—Part 2

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	43.33	81.10	21	60.33	57.84	61	102.05	57.26	87	87.22	68.72	71			
Dividends declared / Net income.....	41.05	42.29	50	37.56	33.08	56	43.05	27.33	80	75.85	31.29	92			
Net income – dividends / Average equity.....	4.64	4.14	58	5.35	6.46	34	4.79	7.33	19	1.20	5.03	11			
Percent of Dividends Paid															
Dividends from bank subsidiaries.....	247.46	132.17	83	184.41	178.13	52	127.80	157.73	40	137.73	130.71	57			
Dividends from nonbank subsidiaries.....	0	3.41	23	0	7.53	19	0	7.13	23	0	12.57	21			
Dividends from subsidiary holding companies.....	0	4.85	44	0	21.40	42	0	16.86	42	0	18.99	42			
Dividends from all subsidiaries.....	247.46	174.85	79	184.41	260.40	40	127.80	215.26	26	137.73	196.35	40			
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries.....	95.12	60.28	80	64.72	66.55	47	48.77	60.71	39	88.61	59	79			
Interest income from bank subsidiaries.....	0	0.36	20	0	0.54	18	0	0.52	18	0	0.76	17			
Management and service fees from bank subsidiaries.....	18.61	1.47	94	18.10	1.55	95	25.27	1.88	96	36.82	2.98	94			
Other income from bank subsidiaries.....	0	0	91	0	0	91	0	0	92	0	0.01	91			
Operating income from bank subsidiaries.....	113.73	62.88	87	82.82	69.36	60	74.04	63.43	62	125.43	62.82	89			
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries.....	0	56.39	15	0	82.95		0	51.40	17	0	102.35				
Interest income from nonbank subsidiaries.....	0	7.38	32	0	20.25		0	18.56	24	0	8.11				
Management and service fees from nonbank subsidiaries.....	0	0.86	39	0	1.92		0	2.96	38	0	0.85				
Other income from nonbank subsidiaries.....	0	0.16	46	0	1.06		0	0.15	48	0	0.81				
Operating income from nonbank subsidiaries.....	0	79.84	8	0	150.41		0	99.33	7	0	165.35				
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		43.51			61.23			48.56			59.89				
Interest income from subsidiary holding companies.....		8.40			6.54			3.95			2.71				
Management and service fees from subsidiary holding companies.....		0.44			0.36			0.43			0.56				
Other income from subsidiary holding companies.....		0.01			0.29			0.01			0				
Operating income from subsidiary holding companies.....		55.20			76.49			61.19			64.33				
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries.....	82.38	69.76	37	77.11	67.32	34	64.98	65.18	33	69.35	59.17	42			
Interest income from bank subsidiaries.....	0	0.63	20	0	0.80	18	0	0.92	18	0	0.94	17			
Management and service fees from bank subsidiaries.....	16.12	1.87	91	21.56	1.81	93	33.67	2.01	96	28.82	2.17	97			
Other income from bank subsidiaries.....	0	0.04	88	0	0.03	86	0	0.02	90	0	0.09	85			
Operating income from bank subsidiaries.....	98.50	82.20	56	98.67	78.80	57	98.65	74.20	56	98.17	69.23	64			
Dividends from nonbank subsidiaries.....	0	1.95	23	0	2.65	19	0	2.57	23	0	2.65	23			
Interest income from nonbank subsidiaries.....	0	0.73	36	0	1.19	30	0	2.32	29	0	2.79	27			
Management and service fees from nonbank subsidiaries.....	0	0.02	42	0	0.06	41	0	0.03	41	0	0.07	40			
Other income from nonbank subsidiaries.....	0	0.01	46	0	0.04	44	0	0.02	48	0	0.17	42			
Operating income from nonbank subsidiaries.....	0	4.70	16	0	7.29	11	0	7.64	14	0	9.99	11			
Dividends from subsidiary holding companies.....	0	2.53	44	0	4.52	43	0	5.15	42	0	5.49	42			
Interest income from subsidiary holding companies.....	0	0.11	44	0	0.20	44	0	0.37	43	0	0.13	45			
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49			
Other income from subsidiary holding companies.....	0	0	49	0	0	48	0	0	49	0	0	49			
Operating income from subsidiary holding companies.....	0	4.56	42	0	6.08	40	0	6.79	39	0	6.46	40			
Loans and advances from subsidiaries / Short term debt.....		135.13			83.37			87.87			83.68				
Loans and advances from subsidiaries / Total debt.....	24.08	27.08	58	30.01	28.33	64	34.64	26.53	69	34.67	39.18	69			